

## INDIVIDUAL AND FAMILIES WORKGROUP

Minutes, October 27 meeting

In attendance:

MEAB members: Donna Sutton Fay, Trinkia Kerr, Lisa Maynes, Rebecca Heintz, Kristen Bigelow-Talbert

DVHA/VHC: Selina Hickman, Jacqueline Rose, Clark Eaton

Most of the meeting was spent talking about the data the workgroup would like and looking at draft data that Jacqueline brought to the meeting. The workgroup is interested in data that helps understand VHC enrollment over time, which would help us detect areas that might warrant further analysis, and help target outreach in the areas and to the individuals that need it most.

Jacqueline brought several pages of data in draft form that we were allowed to look at the meeting but not able to keep. We are hoping for data at the next meeting that is not in draft form that we can keep and use for further analysis.

### Individuals Eligible for CSR But Not Enrolled in a Silver Plan

There appear to be hundreds of individuals who are eligible for cost sharing reductions that are in plans other than silver plans. This is of serious concern. Assuming the data is accurate, we talked about the need to contact these individuals to make sure they understand they need to be in a silver plan to get CSR and that it is almost never advantageous to be in a different tier plan, and for Maximus to be explaining this to people who are calling in.

Jacqueline's response after the meeting:

*We agree. The outreach team already has a plan in place to do targeted outreach to these individuals and we would be happy to keep you informed of how that goes. If you would like to make specific recommendations, that would be wonderful.*

Questions for VHC:

- Can these individuals can be identified when 2015 renewals are done and contacted directly to make sure they understand the need to be in a silver plan?
- What information/assistance are Maximus CSRs giving people who call in to pick a plan (which is the only way someone eligible for subsidies can pick a plan currently)? Are they telling people eligible for CSR they have to be in a silver plan? Are they making referrals to navigators?

Jacqueline's response after the meeting:

*I spoke with our Maximus people and they clarified that customer service is ready to handle callers who want advice as well as those who do not want advice. In other words, some people call already knowing what plan they want, and they simply want to enroll. Maximus processes these and do not try to redirect or re-educate. If callers have any questions or concerns, they are well-versed in the CSR benefits and help guide people to the most appropriate plans, just like navigators do.*

#### Outreach to Individuals Who Come to State Offices

We talked about the importance of taking advantage of the opportunity to give Vermonters information about VHC when they in a state office, including and especially AHS/DCF offices.

Jacqueline's response after the meeting:

*We love the idea of creating a Key Points document or protocol for front line reception staff at State offices. We are working on that now.*

#### 2014 Plan Information and Enrollment after November 15

Access to 2014 plan information will no longer be available on the VHC web portal once open enrollment starts when the web portal will show only 2015 plan enrollment and information. We want to understand the process for helping current enrollees having problems with their 2014 plans and how individuals eligible to enroll after November 15 for December 1 coverage will apply and enroll.

#### Dashboard/Monthly Enrollment Numbers

We also talked about the MEAB dashboard, and whether we should request enrollment data by month so that we could see an enrollment number month-to-month (similar to the old monthly enrollment reports that DVHA used to do). Trinka has heard from a few MEAB members who would like this data.

The dashboard (attached) looks like it has the number of new QHP enrollments by month and a YTD number, but not a total number of people enrolled in QHPs by month. There is an "enrollments through VHC to date" in the MCA Medicaid section, which may be a monthly enrollment number.

This might give us a better sense of enrollment trends in terms of aggregate numbers. Changes in enrollment month-to-month and over time would be easier to detect. We think something similar to the old monthly enrollment reports that DVHA used to do would work. So, for example, each month we would get a report that showed the: total enrolled in QHPs, total enrolled in MAGI Medicaid, total enrolled in Dr D. The "total enrolled" would be the number of individuals enrolled on the last day of the month. Should this report be a recommendation from the workgroup to the MEAB?

Next meeting:

December 3, 10:30-12

Agenda:

Update on the Consumer Satisfaction Evaluation

Follow up on data requests, including more “final” data that we can keep and evaluate, including responses to concerns about individuals eligible for CSR not being enrolled in silver plans

Process for notifying individuals of their APTC amounts in preparation for tax time, how VHC will deal with problems and changes

Further discussion of making a recommendation to the MEAB for monthly enrollment figures to be added to the dashboard.